UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/738,468	12/17/2003	William R. Nolan III	037607-0236	8205

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EXAMINER
OYEBISI, OJO O

ART UNIT	PAPER NUMBER
3694	

MAIL DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

	Application No.	Applicant(s)
Office Action Summary	10/738,468	NOLAN, WILLIAM R.
	Examiner	Art Unit	
	OJO O. OYEBISI	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _1_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _31 March 2006_.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-32_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☐ Claim(s) _____ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☒ Claim(s) _1-32_ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☐ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Election/Restrictions

Restriction to one of the following inventions is required under 35 U.S.C. 121:

I.   Claims 1-27, drawn a method of displaying information in a data processing system for processing loan information, comprising: receiving a selection of a product type, wherein the product type is a type of home mortgage loan including a unique set of attributes; receiving a request to associate a.unique seller marketing name with the product type; storing the association of the unique seller marketing name with the product type; and displaying the unique seller marketing name in place of or in addition to the product type following the association, classified in class 705, subclass 35.

II.   Claims 28-32, drawn to a data processing system comprising: (A) acquisition logic, the acquisition logic including logic configured to receive acquisition information pertaining to loan term,.interest rate, principal owed and other parameters for a plurality of loans, the acquisition logic including (1) committing logic configured to permit a seller of the plurality of loans to enter into a commitment to sell the loans, (2) a committing logic interface configured to permit the seller to associate a unique seller marketing name with each type of the plurality of loans, (3) pricing logic configured to determine selling prices from the plurality of loans, and (4) deal management logic configured to track terms of deals entered into with the seller of the plurality of loans; (B) reporting logic, the reporting logic including logic configured to receive payment reporting information regarding borrower payments in connection with the plurality of loans, the reporting information being received on an ongoing basis throughout at least a portion

of a term of each the plurality of loans, the reporting logic including (1) comparison logic configured to calculate expected payment reporting information pertaining to the plurality of loans and to compare the expected payment reporting information with the received payment information, (2) accounting logic configured to generate accounting records reflecting the received payment information, and (3) aggregation logic configured to aggregate cash flows from the plurality of loans to generate payment information for the plurality of financial assets. (C) financial asset generation logic, the financial asset generation logic including logic configured to facilitate creation and maintenance of a plurality of financial assets backed by the plurality of loans, the creation and maintenance of the plurality of financial assets resulting in the generation of investment information; and (D) a rules engine, the rules engine comprising a series of business rules; (E) a common data storage system, the data storage system being commonly accessible to the acquisition logic, the reporting logic, and the financial asset generation logic; wherein the loan information includes the acquisition information, the payment reporting information, and the investment information, and wherein the rules engine processes the loan information by applying the business rules to the loan information; and wherein the acquisition logic, the reporting logic, and the financial asset generation logic are provided on a common integrated data processing platform, classified in class 705, subclass 38.

2. The inventions are distinct, each from the other because of the following reasons:

- Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each

other if they are shown to be separately usable. In the instant case, invention I

relates to method of displaying information in a data processing system for

processing loan information, whereas invention II has a divergent scope i.e., a

data processing system comprising: (B) reporting logic, the reporting logic

including logic configured to receive payment reporting information regarding

borrower payments in connection with the plurality of loans, the reporting

information being received on an ongoing basis throughout at least a portion of a

term of each the plurality of loans, the reporting logic including (1) comparison

logic configured to calculate expected payment reporting information pertaining

to the plurality of loans and to compare the expected payment reporting

information with the received payment information, (2) accounting logic

configured to generate accounting records reflecting the received payment

information, and (3) aggregation logic configured to aggregate cash flows from

the plurality of loans to generate payment information for the plurality of financial

assets. (C) financial asset generation logic, the financial asset generation logic

including logic configured to facilitate creation and maintenance of a plurality of

financial assets backed by the plurality of loans, the creation and maintenance of

the plurality of financial assets resulting in the generation of investment

information; and (D) a rules engine, the rules engine comprising a series of

business rules; (E) a common data storage system, the data storage system

being commonly accessible to the acquisition logic, the reporting logic, and the

financial asset generation logic; wherein the loan information includes the

acquisition information, the payment reporting information, and the investment

information, and wherein the rules engine processes the loan information by

applying the business rules to the loan information; and wherein the acquisition

logic, the reporting logic, and the financial asset generation logic are provided on

a common integrated data processing platform. Hence invention I has a different

utility and scope than invention II, and the search required for Group I is not

required for Group II.

3.   Since these inventions are distinct for the reasons given above and have

acquired a separate status in the art because of their recognized divergent

subject matter, restriction for examination purposes as indicated is proper.

4.   Applicants are advised that reply to this requirement to be complete must include

an election of the invention to be examined even though the requirement be traversed

(37 CFR 1.143). Any inquiry concerning this communication or earlier communications

from the examiner should be directed to OJO O. OYEBISI whose telephone number is

(571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, JAMES TRAMMELL can be reached on (571)272-6712. The fax phone

number for the organization where this application or proceeding is assigned is 571-

273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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ELLA COLBERT
PRIMARY EXAMINER